UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT

In re: Justin B. Ryals Debtor(s)	Case No. 16-50877-TJT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tammy L. Terry, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 08/03/2016.

2) The plan was confirmed on NA.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.

4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.

5) The case was dismissed on 11/30/2016.

6) Number of months from filing to last payment: 4.

7) Number of months case was pending: 6.

8) Total value of assets abandoned by court order: NA.

9) Total value of assets exempted: $4,060.00.

10) Amount of unsecured claims discharged without payment: $0.00.

11) All checks distributed by the trustee relating to this case have cleared the bank.

UST Form 101-13-FR-S (9/1/2009)

Receipts:

Total paid by or on behalf of the debtor	$2,324.64
Less amount refunded to debtor	$435.87

NET RECEIPTS: **$1,888.77**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	$1,448.66	
Court Costs	$0.00	
Trustee Expenses & Compensation	$136.57	
Other	$0.00	
TOTAL EXPENSES OF ADMINISTRATION:		**$1,585.23**

Attorney fees paid and disclosed by debtor: $0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Consumers Energy	Unsecured	NA	0.00	205.32	0.00	0.00
ECMC	Unsecured	NA	0.00	114,423.86	0.00	0.00
Lena Mifflin	Secured	NA	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	0.00	3,673.00	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	0.00	1,515.62	0.00	0.00
SANTANDER CONSUMER USA	Secured	23,450.10	23,489.46	23,489.46	303.54	0.00
SCHEDULED UNSECURED CREDITOI	Unsecured	129,258.70	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

Summary of Disbursements to Creditors:	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	$0.00	$0.00	$0.00
Mortgage Arrearage	$0.00	$0.00	$0.00
Debt Secured by Vehicle	$0.00	$0.00	$0.00
All Other Secured	$23,489.46	$303.54	$0.00
TOTAL SECURED:	**$23,489.46**	**$303.54**	**$0.00**
Priority Unsecured Payments:			
Domestic Support Arrearage	$0.00	$0.00	$0.00
Domestic Support Ongoing	$0.00	$0.00	$0.00
All Other Priority	$0.00	$0.00	$0.00
TOTAL PRIORITY:	**$0.00**	**$0.00**	**$0.00**
GENERAL UNSECURED PAYMENTS:	**$119,817.80**	**$0.00**	**$0.00**

Disbursements:		
Expenses of Administration	$1,585.23	
Disbursements to Creditors	$303.54	
TOTAL DISBURSEMENTS :		**$1,888.77**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/08/2017 By: /s/ Tammy L. Terry

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)